

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHELLE HELEN RECKTOSH

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:12-20385

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/28/2012 and confirmed on 4/2/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		122,059.38
Less Refunds to Debtor	1,367.91	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>120,691.47</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,100.00	
Trustee Fee	4,259.92	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,359.92</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	ECAST SETTLEMENT CORP** Acct: 1921	909.97	909.97	0.00	909.97
	CITIZENS AUTO FINANCE Acct: 1604	11,455.83	11,455.83	1,942.59	13,398.42
	ECAST SETTLEMENT CORP** Acct: 8185	8,089.81	8,089.81	1,945.29	10,035.10
	HUNTINGTON NATIONAL BANK(*) Acct: 1300	0.00	0.00	0.00	0.00
	GREEN TREE SERVICING LLC Acct: 7409	0.00	80,390.72	0.00	80,390.72
					<b>104,734.21</b>

Priority					
	JAMES E MISCAVAGE ESQ Acct:	2,100.00	2,100.00	0.00	0.00
	MICHELLE HELEN RECKTOSH Acct:	0.00	0.00	0.00	0.00
	MICHELLE HELEN RECKTOSH Acct:	1,367.91	1,367.91	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	AZUREA I LLC Acct: 2746	5,328.50	1,493.75	0.00	1,493.75
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 1028	4,466.00	1,251.97	0.00	1,251.97
	CITIZENS BANK Acct: 8238	0.00	0.00	0.00	0.00
	RBS CITIZENS NA** Acct: 0836	6,608.94	1,852.70	0.00	1,852.70
	DISCOVER BANK(*) Acct: 2436	4,683.98	1,313.08	0.00	1,313.08
	INSOLVE RECOVERY LLC BY AMERICAN Acct: 8487	2,399.49	672.65	0.00	672.65
	PRA RECEIVABLES MANAGEMENT LLC -	1,186.01	332.48	0.00	332.48

12-20385

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6946				
	PRA RECEIVABLES MANAGEMENT LLC -	768.67	215.48	0.00	215.48
	Acct: 2254				
	ECAST SETTLEMENT CORP**	2,347.92	658.20	0.00	658.20
	Acct: 1921				
	CAPITAL ONE NA**	1,737.13	486.98	0.00	486.98
	Acct: 0458				
	PRA RECEIVABLES MANAGEMENT LLC -	4,292.07	1,203.21	0.00	1,203.21
	Acct: 5377				
	DUQUESNE LIGHT COMPANY*	226.79	63.58	0.00	63.58
	Acct: 6001				
	OAK HARBOR CAPITAL IV LLC	190.00	53.26	0.00	53.26
	Acct: 7016				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 9,597.34

TOTAL PAID TO CREDITORS

114,331.55

TOTAL

CLAIMED 0.00

PRIORITY 20,455.61

SECURED 34,235.50

Date: 03/28/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHELLE HELEN RECKTOSH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-20385

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michelle Helen Recktosh  
 Debtor

Case No. 12-20385-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db +Michelle Helen Recktosh, 1036 Kentucky Blue Drive, West Mifflin, PA 15122-3106  
 intp +Allegheny Clinic, Attn: Payroll Department, 320 East North Avenue,  
 Pittsburgh, PA 15212-4756  
 cr +BANK OF AMERICA, N.A., 3523 S. Lancaster Road, Dallas, TX 75216-5626  
 cr +Ditech Financial LLC, P.O.Box 9013, Addison, TX 75001-9013  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 intp +University Of Pittsburgh Physicians, Attn: Human Resources Dept.,  
 U.S. Steel Tower, Floor 56, 600 Grant Street, Pittsburgh, PA 15219-2702  
 13284577 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 13284578 +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285  
 13355052 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13284589 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13291010 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 13284580 +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 13284581 +Citizens Cc, 1000 Lafayette Blv, Bridgeport, CT 06604-4725  
 13284579 +Citizens bank na, Po Box 6497, Sioux Falls, SD 57117-6497  
 13284586 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
 (address filed with court: Hsbc/bestbuy, Po Box 15519, Wilmington, DE 19850)  
 13284587 +Hsbc/yamaha, 90 Christiana Rd, New Castle, DE 19720-3118  
 13287178 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 13284590 +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 13618665 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Mar 30 2017 01:47:33 HSBC Bank Nevada, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2017 01:56:27  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 cr +E-mail/Text: bnc@bass-associates.com Mar 30 2017 01:47:33 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 13495075 +E-mail/Text: bncmail@w-legal.com Mar 30 2017 01:49:23 Azurea I, LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 13395489 +E-mail/Text: bnc@bass-associates.com Mar 30 2017 01:47:33 Capital One, N.A.,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13289510 E-mail/Text: mrdiscen@discover.com Mar 30 2017 01:47:39 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13284582 +E-mail/Text: mrdiscen@discover.com Mar 30 2017 01:47:39 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 13341792 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Mar 30 2017 01:49:49 Duquesne Light Company,  
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13361219 E-mail/PDF: gecsed@recoverycorp.com Mar 30 2017 01:56:35 GE Capital Retail Bank,  
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 13620673 E-mail/Text: bankruptcy.bnc@ditech.com Mar 30 2017 01:47:55 Green Tree Servicing, LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 13284583 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2017 01:57:36 Gecrb/Levin Furniture,  
 P.O. Box 965004, Orlando, FL 32896-5004  
 13284584 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2017 01:56:08 Gecrb/Sams Club,  
 P.O. Box 965004, Orlando, FL 32896-5004  
 13284585 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2017 01:56:35 Gecrb/Shopnbc Plcc,  
 P.O. Box 965004, Orlando, FL 32896-5004  
 13288314 +E-mail/Text: bankruptcy@huntington.com Mar 30 2017 01:48:36 Huntington National Bank,  
 P O Box 89424, Cleveland OH 44101-6424  
 13284588 +E-mail/Text: bankruptcy@huntington.com Mar 30 2017 01:48:37 Huntington National Bank,  
 Po Box 1558 Dept Eaw25, Columbus, OH 43216-1558  
 13428876 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 30 2017 02:29:20  
 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
 Oklahoma City, OK 73126-9093  
 13346088 +E-mail/Text: bncmail@w-legal.com Mar 30 2017 01:49:07 OAK HARBOR CAPITAL IV, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13366004 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2017 02:18:30  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
 13349758 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2017 01:58:01  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr RBS Citizens

District/off: 0315-2

User: dric  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Mar 29, 2017

cr\* +Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
cr\* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093  
13311764\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102)

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Daniel Mark Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com,  
sklein@hunton.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
James E. Miscavage on behalf of Debtor Michelle Helen Recktoosh jamesmiscavage@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 7